

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

IN RE: )  
 )  
STACEY LAUERMAN and ) CASE NO. 06-61999 JPK  
MICHAEL A. LAUERMAN, ) Chapter 7  
 )  
Debtors. )

ORDER DENYING MOTION CONCERNING  
REAFFIRMATION AGREEMENT

This Chapter 7 case was filed on September 26, 2006, and the debtors were granted discharge on March 5, 2007. The case was originally closed on December 18, 2008. The case was reopened on April 15, 2010 to process a motion to avoid a judicial lien. On June 7, 2010, the court received correspondence from Michael Lauerman, with which was enclosed a reaffirmation agreement between the debtors and National City Mortgage Company, which was entered into on June 2, 2010. The correspondence included a motion for approval of the reaffirmation agreement.

11 U.S.C. § 524(c)(1) provides that a reaffirmation agreement between a debtor and a creditor will only be effective if "such agreement was made before the granting of the discharge under section 727". The debtors' discharge was granted on March 5, 2007. The reaffirmation agreement was entered into long after that date. Therefore, the court cannot approve the reaffirmation agreement. The parties may by voluntary agreement enter into whatever arrangements they wish with respect to the creditor's indebtedness, but formal approval of the tendered reaffirmation agreement cannot be effected.

IT IS ORDERED that the motion for approval of the reaffirmation agreement included in the correspondence received by the court on June 7, 2010 is denied.

Dated at Hammond, Indiana on June 23, 2010.

/s/ J. Philip Klingeberger  
J. Philip Klingeberger, Judge  
United States Bankruptcy Court

Distribution:  
Debtors, Attorney for Debtors, Trustee, US Trustee